

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claims 1-9, 19-25, and 27 are pending in the application. No claims are amended herein.

35 U.S.C. §102 Claim Rejections

Claims 1-9, 19-25 and 27 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,408,284 to Hilt et al. (hereinafter, "Hilt") (*Office Action* p.3). Applicant respectfully traverses the rejection of claims 1-9, 19-25, and 27.

Claim 1 recites an electronic billing statement presented as a user interface (UI), the electronic billing statement comprising "a first component hosted by a financial service center on a Web server, the first component to navigate the user interface (UI) and invoke one or more functions of the financial service center", and "a second component hosted by a third-party, the second component to provide detailed billing information from a biller to a user of the financial service center on the Web server."

Hilt does not show or disclose an electronic billing statement, as recited in claim 1. For example, Hilt does not show or disclose an electronic billing statement presented as a user interface which includes a first component hosted by a financial service center, and a second component hosted by a third-party, as recited in claim 1.

1 Hilt only describes that a consumer receives an invoice from a biller, the
2 consumer passes a bill pay order to the consumer's bank, a payment message
3 passes from the consumer's bank to the biller's bank, and the invoice is paid (*Hilt*
4 col.12, line 48 to col.15, line 9; Fig. 4). There is no indication or discussion in
5 Hilt of an electronic billing statement having a first component and a second
6 component each hosted by separate entities (i.e., a financial service center and a
7 third-party to a biller, respectively), as recited in claim 1.

8 In Hilt, each transaction item is specific to the sender of the item, and there
9 is no one item hosted by the separate participants. The invoice (billing statement)
10 is generated by the biller, the bill pay order is generated by the consumer, the
11 consumer's bank generates the payment message, and the biller's bank pays the
12 invoice back to the biller (*Hilt* col.12, line 48 to col.15, line 9; Fig. 4). There is no
13 electronic billing statement in Hilt that is jointly hosted by the separate entities, as
14 recited in claim 1.

15 In Hilt, the customer invoice (billing statement) is simply sent from the
16 biller to the customer, and the customer invoice does not include first and second
17 components which are hosted by separate entities (*Hilt*, Fig. 4 numeral 120).
18 Since Hilt does not show or disclose an electronic billing statement including first
19 and second components hosted by separate entities, Hilt clearly can not show or
20 disclose such a billing statement where the first component is hosted by a financial
21 service center, and a second component is hosted by a third-party, as recited in
22 claim 1. Still further, since Hilt does not show or disclose an electronic billing
23 statement which includes a first component hosted by a financial service center,
24 and a second component hosted by a third-party, Hilt clearly can not show or
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1 disclose such a billing statement where the first component which is hosted by a
2 financial service center on a Web server can be used to navigate the user interface
3 and invoke one or more functions of the financial service center, and where the
4 second component which is hosted by the third party can provide detailed billing
5 information from a biller to a user of the financial service center, as recited in
6 claim 1.

7 Further, Hilt does not show or disclose an electronic billing statement
8 which is presented as a user interface which can be used to invoke one or more
9 functions of the financial service center, and which provides detailed billing
10 information from a biller to a user of the financial service center on the Web
11 server, as recited in claim 1. In fact, Hilt does not discuss user interfaces other
12 than to indicate that a consumer bank can provide an interface between customers
13 and the bank's data processing systems (*Hilt* col.17, lines 38-40).

14 Accordingly, claim 1 is allowable over Hilt for at least the reasons
15 described above and Applicant respectfully requests that the §102 rejection be
16 withdrawn.

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18 Claims 2-8 are allowable by virtue of their dependency upon claim 1 (either
19 directly or indirectly). Additionally, some or all of claims 2-8 are allowable over
20 Hilt for independent reasons. For example:

21 Claims 4 and 5 recite that "the financial service center receives batch bill
22 information along with authentication strings from the biller" (claim 4), and "the
23 authentication strings are sent to the third-party to authorize delivery of the second
24 component" (claim 5).

1 Hilt does not show or disclose a financial service center that receives batch
2 bill information along with authentication strings from a biller, as recited in
3 claim 4. Hilt only describes that a biller sends a bill to a consumer (*Hilt* col.17,
4 lines 28-29; Figs. 4, 7-8). To support an assertion of anticipation the Office
5 generally cites to Hilt col.18, line 10 to col.19, line 55 (*Office Action* p.4).
6 However, the Office does not provide any indication as to what feature(s) in Hilt
7 the Office is relying on to reject claims 4 and 5 (*Office Action* p.4). The
8 referenced section of Hilt simply describes a process of converting a
9 non-participating biller into a participation biller, but does not discuss batch billing
10 (*Hilt* col.19, lines 38-39). Further, Hilt does not show or disclose third-party or
11 authentication strings, as recited in claim 5.

12 Hilt does not disclose all of the elements of claims 4 and 5 as would be
13 required to substantiate a §102 rejection. Accordingly, claims 4 and 5 are
14 allowable over Hilt and the §102 rejection should be withdrawn.

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16 Claim 6 recites that "each of the financial service center and the third-party
17 independently create the electronic billing statement on the Web server." Hilt
18 does not show or disclose any such electronic billing statement created on a Web
19 server, as recited in claim 6. In rejecting claim 6, the Office generally cites to Hilt
20 at col.17, lines 28-54 and to the description for Hilt Fig. 9. However, neither of
21 these sections disclose any electronic billing statement and the Office has not
22 provided any indication as to what feature(s) in Hilt the Office is relying on to
23 reject claim 6.

1 Accordingly, claim 6 is allowable over Hilt and, without a proper rejection,
2 the §102 rejection should be withdrawn.

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4 Claim 9 recites a network facilitating electronic bill payment and
5 presentment to consumers, the network comprising "a financial service center,
6 providing a common network address where consumers can review and pay bills
7 from a number of billers, to host at least a subset of a billing statement for review
8 by a requesting user", and "a third-party server, coupled to the financial service
9 center, to provide bill summary information to the financial service center, which
10 securely and imperceptibly redirects the user to the third-party server which hosts
11 at least a subset of the billing statement comprising detailed billing information."

12 Hilt does not show or disclose a financial service center providing a
13 common network address where consumers can review and pay bills from a
14 number of billers, as recited in claim 9. Hilt only describes that a consumer can
15 pay bills at a consumer's bank (*Hilt* col.12, line 48 to col.15, line 9; Fig. 4). There
16 is no indication in Hilt that a consumer can also review bills from a number of
17 billers at a single location. In Hilt, each biller sends each customer an individual
18 invoice (*Hilt* col.13, lines 30-56; Fig. 4).

19 Hilt also does not show or disclose any third-party server coupled to the
20 financial service center, to provide bill summary information to the financial
21 service center, which also redirects the user to the third-party server which hosts at
22 least a subset of the billing statement comprising detailed billing information.
23 Again, Hilt only describes that each biller sends each customer an individual
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1 invoice – there is no collaborative effort to generate a billing statement for a user
2 in Hilt.

3 Accordingly, claim 9 is allowable over Hilt and Applicant respectfully
4 requests that the §102 rejection be withdrawn.

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6 Claim 19 recites an electronic bill presentment and payment (EBPP) system
7 comprising “a secure third-party development platform via which authorized
8 third-party content developers can develop content for publication via the EBPP
9 system for posting to users of the EBPP system on the one or more servers.”

10 Hilt does not show or disclose a development platform to develop content
11 for publication via the EBPP system for posting to users of the EBPP system, as
12 recited in claim 19. The Office states that Hilt teaches the development platform
13 (and generally cites to Hilt at col.12, line 48 to col.13, line 23, col.15, lines 10-48;
14 and col.16 line 13 to col.17, line 55), but is not specific as to what feature(s) in
15 Hilt the Office is relying on to reject claim 19 (*Office Action* p.5). Applicant
16 requests that the Office particularly point to the feature(s) in Hilt that the Office is
17 relying on to reject claim 19.

18 The referenced sections of Hilt do not show or disclose a development
19 platform to develop content for publication via the EBPP system for posting to
20 users of the EBPP system, as recited in claim 19. Accordingly, claim 19 is
21 allowable over Hilt and, without a proper rejection, the §102 rejection should be
22 withdrawn.
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1 Claims 20-22 are allowable by virtue of their dependency upon claim 19
2 (either directly or indirectly).

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4 Claim 23 recites a method for validating third-party developed content for
5 publication through an electronic bill presentment and payment (EBPP) system,
6 the method comprising "issuing instructions to a requesting user to render a billing
7 statement as a user interface, wherein the billing statement reflects the third-party
8 developed content, while one section of the billing statement is hosted by the one
9 or more servers, while another section of the billing statement is hosted by a
10 third-party server."

11 As described above in the response to the rejection of claim 1, Hilt does not
12 show or disclose a billing statement rendered as a user interface, or a billing
13 statement having a first section and another section each hosted by separate
14 entities (i.e., the one or more servers and a third-party server, respectively), as
15 recited in claim 23. In Hilt, each transaction item is specific to the sender of the
16 item, and there is no one item hosted by the separate participants. An invoice is
17 generated by the biller, a bill pay order is generated by the consumer, the
18 consumer's bank generates the payment message, and the biller's bank pays the
19 invoice back to the biller. There is no billing statement in Hilt that is presented as
20 a user interface for a user, as recited in claim 23.

21 Again, the Office is not specific as to what feature(s) in Hilt are being relied
22 upon on to reject claim 23. Applicant requests that the Office particularly point to
23 the feature(s) in Hilt that the Office is relying on as a basis to reject claim 23.
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1 Without a proper rejection, claim 23 is allowable over Hilt and the §102 rejection
2 should be withdrawn.

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4 Claims 24-25 and 27 are allowable by virtue of their dependency upon
5 claim 23 (either directly or indirectly).

6
7 **Conclusion**

8 Pending claims 1-9, 19-25, and 27 are in condition for allowance.
9 Applicant respectfully requests reconsideration and issuance of the subject
10 application. If any issues remain that preclude issuance of this application, the
11 Examiner is urged to contact the undersigned attorney before issuing a subsequent
12 Action.

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14 Respectfully Submitted,

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